Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 1 of 64

Fill in this information to identify your case:			
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)	<u></u>		
Case number (if known)	Chapter you are filing under:		
	✓ Chapter 7		
	Chapter 11		
	Chapter 12		Check if this is an
	Chapter 13		amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name Write the name that is on	Ortiz Garcia First name A	First name
your government-issued picture identification (for example, your driver's license or passport	Middle name Jose Last name	Middle name Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
All other names you have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 1844	xxx - xx-
Security number or federal Individual Taxpayer Identification number	or 9 xx - xx-	OR 9 xx - xx-
(ITIN)		

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 2 of 64

De	ebtor 1 Ortiz Garcia First Name	A Jose Middle Name Last Name	Case number (if known)
	i ii st ivaine	Wilder Valle Last Ivalie	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	✓ I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		A30 W. Touhy Ave Lot 235 Number Street	Number Street
		Des Plaines Illinois 60018	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any	fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 3 of 64

De	ebtor 1 Ortiz Garcia	A		Case number (if kno	wn)
	First Name	Middle Name	Last Name		
Pa	rt 2: Tell the Court Abo	out Your Bankruptcy Case	e		
7.	The chapter of the Bankruptcy Code you are choosing to file under		scription of each, see <i>Notice Requ</i> Also, go to the top of page 1 and		c. § 342(b) for Individuals Filing for priate box.
8.	How you will pay the fee	more details about ho cashier's check, or more may pay with a credit I need to pay the fee Individuals to Pay You I request that my fee judge may, but is not the official poverty lin	ow you may pay. Typically, if you oney order. If your attorney is so card or check with a pre-printer in installments. If you choose our Filing Fee in Installments (Ose be waived (You may request required to, waive your fee, and that applies to your family sign, you must fill out the Application.	ou are paying the submitting your p ed address. this option, sig fficial Form 103, this option only d may do so only ze and you are u	the clerk's office in your local court for a fee yourself, you may pay with cash, payment on your behalf, your attorney on and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of inable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9.	Have you filed for bankruptcy within the last 8 years?	Ves. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No. Yes. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	✓ No. Go to line Yes. Fill out //	obtained an eviction judgment and e 12. Initial Statement About an Eviction kruptcy petition.		<i>t You</i> (Form 101A) and file it with

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 4 of 64

Debtor 1 Ortiz Garcia Jose Case number (if known) Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have Ⅵ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 5 of 64

Debtor 1 Ortiz Garcia Jose Case number (if known) First Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. Disability. My physical disability causes me to My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 6 of 64

Debtor 1 Ortiz Garcia First Name	A Middle Name	Jose Last Name	Case number (if known)	
	estions for Reporting			
16. What kind of debts do you have?	16a. Are your debts "incurred by ar No. Go to l Yes. Go to 16b. Are your debts money for a bu No. Go to l Yes. Go to	s primarily consumer deb in individual primarily for a p ine 16b. line 17. s primarily business debts usiness or investment or th ine 16c. line 17.	ts? Consumer debts are definersonal, family, or household personal, family, or household personal persona	d purpose." hat you incurred to obtain usiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing unexpenses are			ty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,001	-5,000 [-10,000 [11-25,000 [25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mi	00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mi	00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to fi of title 11, United St under Chapter 7. If no attorney represout this document, I request relief in acc I understand making connection with a base.	le under Chapter 7, I am av ates Code. I understand th ents me and I did not pay o have obtained and read th cordance with the chapter o a false statement, conceal	vare that I may proceed, if elige e relief available under each of agree to pay someone who e notice required by 11 U.S.C of title 11, United States Code ing property, or obtaining month fines up to \$250,000, or im	e, specified in this petition.
	/s/ Ortiz Garcia Signature of Debto		Signature of Deb	tor 2
	Executed on _	6/28/2018 MM / DD / YYYY	Executed on _	MM / DD / YYYY

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 7 of 64

Debtor 1 Ortiz Garcia	Α	Jose	Case number (if ki	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 1	2, or 13 of title 11, United	ave informed the debtor(s) about States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the	information in the schedu	iles filed with the petition is incorrect.
attorney, you do not	· ·	, ,		·
need to file this page.	/s/ Yisroel Y Mosko	vits	Date	6/28/2018
	Signature of Attorney		MM	M / DD / YYYY
	Yisroel Y Moskovits			
	Printed name			
	Semrad Law Firm			
	Firm name			
	10 N. Martingale Road	4		
	Street	<u>u</u>		
	Suite 400			
	odito 100			
	Schaumburg		Illinois	60173
	City		State	Zip Code
	Contact phone	3122543191	Email address	imoskovits@semradlaw.com
				
			Illinois	
	Bar number		State	

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 8 of 64

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Ortiz Garcia	Α	Jose
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	Ψ0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$3,740.00
1c. Copy line 63, Total of all property on Schedule A/B	\$3,740.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	Ф0.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$22,051.00
Your total liabilities	\$22,051.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$1,967.28
Copy your combined monthly income norm line 12 of <i>Schedule</i> 1	
5. Schedule J: Your Expenses (Official Form 106J)	\$1,961.00

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 9 of 64

Debt	tor 1	Ortiz Garcia First Name	A Middle Name	Jose Last Name	Case number (if known)				
Part 4	4:	Answer These Question:			cords				
6. A I] N	ou filing for bankruptcy under o. You have nothing to report es.	, , ,		ubmit this form to the court with your other sch	edules.			
	What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.								
		the Statement of Your Curr 122A-1 Line 11; OR, Form 1			monthly income from Official	\$2,500.00			
9.	Сор	y the following special cate	gories of claims fro	om Part 4, line 6 of Sched	dule E/F:				
	From	m Part 4 on Schedule E/F, c	opy the following:	Total claim					
	9a. I	Domestic support obligations	(Copy line 6a.)		\$0.00				
	9b.	Taxes and certain other debts	you owe the govern	ment. (Copy line 6b.)	\$0.00				
	9c. (Claims for death or personal in	jury while you were i	intoxicated. (Copy line 6c.)	\$0.00				
	9d.	Student loans. (Copy line 6f.)			\$0.00				
		Obligations arising out of a seprity claims. (Copy line 6g.)	paration agreement c	or divorce that you did not i	report as \$0.00				
	9f. [Debts to pension or profit-shar	ing plans, and other	similar debts. (Copy line 6	\$0.00 <u></u>				

\$0.00

9g. Total. Add lines 9a through 9f.

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 10 of 64

Fill in this i	nformation to identify your	case:				
Debtor 1	Ortiz Garcia	Α	Jo	ose		
	First Name	Middle Nar		ast Name		
Debtor 2 (Spouse, if filing	ng) First Name	Middle Nar	ne La	ast Name		
United Stat	es Bankruptcy Court for the			of Illinois		
Case numb	per			(State)		
, ,	I Form 106A/B					Check if this is an amended filing
	lule A/B: Prop	ertv				12/1
In each cat category w responsible write your	tegory, separately list and there you think it fits best. For supplying correct info name and case number (if	describe items. List Be as complete and ormation. If more spa known). Answer eve	l accurate as po ice is needed, a ry question.	ssible. If two married peop	e than one category, list the ble are filing together, both a his form. On the top of any a ave an Interest In	are equally
1. Do you	own or have any legal or e	equitable interest in	any residence,	building, land, or similar pr	operty?	
_	No. Go to Part 2		. ,	· · · · · · · · · · · · · · · · · · ·	-	
_ F	Yes. Where is the property?					
1.1	Street address, if available, o		Single-family	perty? Check all that apply. home Iti-unit building	the amount of any secu	claims or exemptions. Put irred claims on <i>Schedule D:</i> iims Secured by Property.
				n or cooperative	Current value of the entire property?	Current value of the portion you own?
				I or mobile home		
	Number Street		Land Investment p	ronerty	Describe the nature o	f your ownership
			Timeshare	торыту	interest (such as fee s the entireties, or a life	
	City State	Zip Code	Other		<u> </u>	
			Who has an inte	rest in the property? Check		ommunity property
			Debtor 1 only	,	Ц	
			Debtor 2 only	,		
			Debtor 1 and	Debtor 2 only		
			At least one o	f the debtors and another		
			Other information	on you wish to add about th	nis item, such as local	
If you o	own or have more than one,	list here:				
		,		erty? Check all that apply.		claims or exemptions. Put ired claims on <i>Schedule D:</i>
1.2	Street address, if available, o	r other description	Single-family			nims Secured by Property.
		·	_	lti-unit building	Current value of the	Current value of the
				n or cooperative	entire property?	portion you own?
				I or mobile home		
	Number Street		Land Investment p	ronerty	Describe the nature o	f your ownership
			Timeshare	oporty	interest (such as fee s the entireties, or a life	
	City State	Zip Code	Other			e estate), ii kilowii.
			─ Who has an inte one.	rest in the property? Check		ommunity property
			Debtor 1 only	,		
			Debtor 2 only	,		
			Debtor 1 and	Debtor 2 only		
			At least one o	f the debtors and another		
				on you wish to add about th	is item, such as local	

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 11 of 64

Debtor 1	Ortiz Garcia First Name	A Middle Name	Jose Last Name	Case numbe	r (if known)	
1.3 Stre	et address, if available, or oth		What is the property? Check all th Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	at apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
Nur	nber Street State	Zip Code	Land Investment property Timeshare Other		Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
			Who has an interest in the prope Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Other information you wish to ad	another	(see instructions)	mmunity property
	the dollar value of the portive attached for Part 1. Writ	ion you own for te that number h	all of your entries from Part 1, in lere.	cluding any entrie	s for pages	
Do you ov you own t		equitable interes ou lease a vehicle,	t in any vehicles, whether they a also report it on Schedule G: Execu	-	-	
☐ No						
3.1	Model: Year:		Who has an interest in the p one. Debtor 1 only	roperty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2006 Acura TSX		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi	and another	Current value of the entire property? \$3460.00	Current value of the portion you own? \$3460.00
3.2	Make Model: Year:				the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communiinstructions)	and another	Current value of the entire property?	Current value of the portion you own?

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 12 of 64

3.3 Make	Debtor 1	Ortiz Garcia First Name	A Middle Name	Jose Last Name	Case numbe	r (if known)	
Model: Year: Approximate mileage: Other information: Other information			Middle Name			5	
Approximate mileage: Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 3 only Debtor 3 only Debtor 4 only Debtor 3 only Debtor 4 only Debtor 3 only Debtor 4 only	3.3				property? Check		·
Approximate mileage: Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only							
Other information: Debtor 1 and Debtor 2 only entire property? portion you own?							
At least one of the debtors and another Check if this is community property (see instructions)		011 1 1 11			h -		
Check if this is community property (see instructions) Check if this is community property (see instructions)		Other information:			•	—————	
Sate Make Model:							
Make Model:					unity property (see		
Model: Year: Debtor 1 only Creditors Who Have Claims Secured by Property.				instructions)			
Year: Approximate mileage: Other information: Debtor 1 only Debtor 2 only Current value of the entire property.	3.4				property? Check		•
Approximate mileage: Other information: Debtor 2 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 3 and Debtor 2 only Debtor 3 and Debtor 3 and another Check if this is community property (see instructions) Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check one. Approximate mileage: Debtor 1 only Debtor 1 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 3 and Debtor 4 and Debtor 5 only At least one of the debtors and another Check if this is community property (see instructions) At least one of the debtors and another Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. At least one of the debtors and another Debtor 2 only Debtor 1 and Debtor 2 only Debtor 3 only Debtor 4 and Debtor 2 only Debtor 5 only Debtor 5 only Debtor 6 only Current value of the entire property? Debtor 6 only Current value of the entire property? Debtor 6 only Current value of the entire property? Debtor 6 only Current value of the entire property? Debtor 6 only Current value of the entire property? Debtor 1 only Current value of the entire property? Debtor 1 only Current value of the entire property? Debtor 1 only Current value of the entire property? Debtor 1 only Current value of the entire property? Debtor 1 only Current value of the entire property? Debtor 1 only Current value of the entire property? Debtor 1 only Current value of the entire property? Debtor 1 only Current value of the entire property? Debtor 1 only Current value of the entire property? Debtor 1 only Current value of the entire property?							
Other information: Debtor 1 and Debtor 2 only Current value of the entire property?						Creditors Will Have Cia	ums secured by Froperty.
At least one of the debtors and another At least one of the debtors and another		Approximate mileage.		Debtor 2 only			
Check if this is community property (see instructions) Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No Yes 4.1 Make Model: Year: Approximate mileage: Other information: Who has an interest in the property? Check one. Debtor 1 and Debtor 2 only Current value of the entire property? At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Creditors Who Have Claims Secured by Property. Current value of the entire property? Do not deduct secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the entire property? At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 and Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Current value of the entire property? Current value of the entire property? Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Scaled Decreditors Who Have Claims Secured by Property. Current value of the entire property? Debtor 1 and Debtor 2 only		Other information:		Debtor 1 and Debtor 2 of	only	entire property?	portion you own?
Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No Yes 4.1 Make Model: Year: Approximate mileage: Other information: Who has an interest in the property? Check one. Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Approximate mileage: Other information: Debtor 1 only Approximate mileage: Debtor 2 only At least one of the debtors and another Other information: Debtor 1 only Approximate mileage: Debtor 2 only Approximate mileage: Debtor 1 only Approximate mileage: Debtor 1 only Approximate mileage: Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages				At least one of the debto	ors and another		
Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories X No				Check if this is commu	unity property (see		
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No				instructions)			
Year: Approximate mileage: Other information: Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) 4.2 Make Model: Year: Approximate mileage: Debtor 1 only Who has an interest in the property? Check one. Year: Approximate mileage: Debtor 1 only Debtor 1 only Debtor 2 only Current value of the entire property? Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Safe 0.00	4.1	Make			e property? Check		•
Approximate mileage: Other information: Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Year: Approximate mileage: Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Current value of the entire property? Do not deduct secured claims or exemptions. Put the amount of any secured claims or Schedule D: Creditors Who Have Claims Secured by Property. Approximate mileage: Other information: Debtor 1 only Debtor 2 only Current value of the entire property? Current value of the entire property? Current value of the entire property? Salen 0.00							
Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Year: Approximate mileage: Other information: Debtor 1 only Debtor 2 only Debtor 2 only Other information: Check if this is community property (see instructions) To not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Sta60.00				_ '			, ,
At least one of the debtors and another Check if this is community property (see instructions)		011 1 1 11			h -		
Check if this is community property (see instructions) 4.2 Make Model: Year: Approximate mileage: Other information: Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the entire property? Current value of the entire property? Sales 0.00		Other information:			•		
4.2 Make Model: Year: Approximate mileage: Other information: Debtor 1 only At least one of the debtors and another Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the entire property? Current value of the portion you own? At least one of the debtors and another Check if this is community property (see instructions) 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages							
Model: Year: Approximate mileage: Other information: Debtor 1 only Other information: Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) The amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the entire property? Current value of the portion you own? Check if this is community property (see instructions) 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages					unity property (see		
Year: Approximate mileage: Debtor 2 only Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Current value of the entire property? Current value of the portion you own? Current value of the entire property? Current value of the portion you own?	4.2	Make		Who has an interest in the	property? Check		•
Approximate mileage: Other information: Debtor 2 only Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Check if this is community property (see instructions) 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages							
Other information: Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Check if this is community property (see instructions) 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages						Greditors vyno mave Cla	шть зеситей бу Ргорепу.
At least one of the debtors and another Check if this is community property (see instructions) 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages		Approximate mileage:		Debtor 2 only			
Check if this is community property (see instructions) 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages		Other information:		Debtor 1 and Debtor 2 of	only	entire property?	portion you own?
instructions) 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages				At least one of the debto	ors and another		
1 \$3460.00					unity property (see		
		-	-	-			460.00

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 13 of 64

Debtor 1 Ortiz Garcia Jose Case number (if known) First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... cellphone, TV \$170.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No **✓** Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$170.00 for Part 3. Write that number here

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 14 of 64

Debtor 1 Ortiz Garcia Jose Case number (if known) First Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes \$33.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: \$77.00 Chase 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 15 of 64

Deb	for 1 Ortiz Garcia First Name	A Middle Name	Jose Last Name	Case number (if known)	
20.	Government and corpo Negotiable instruments i	orate bonds and other negotiab nclude personal checks, cashiers'	le and non-negotiable checks, promissory not	es, and money orders.	
	Non-negotiable instrume No	ents are those you cannot transfer	to someone by signing	or delivering them.	
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in IF		, thrift savings accounts	, or other pension or profit-sharing plans	
	No Voc List cosh	Type of account:	Institution name:		
	Yes. List each account separately.	401(k) or similar plan:			
	separatery.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
22	Security deposits and	Additional account:			
22.	Your share of all unused	I deposits you have made so that with landlords, prepaid rent, public			
	✓ No		Institution name:		
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water: Rented furniture:			
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No ☐ Yes	Issuer name and description:			
		_			

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 16 of 64

2001	or 1 Ortiz Garcia	A	Jose	Case number (if known)	
24.			Last Name qualified ABLE program, or und	ler a qualified state tuition program.	
	√ No	529A(b), and 529(b)(1). n name and description. Sepa	arately file the records of any intere	sts.11 U.S.C. § 521(c):	
25.	Trusts, equitable or fu		other than anything listed in lin	e 1), and rights or powers	
	✓ No Yes. Describe				
26.	Examples: Internet dom		and other intellectual property ds from royalties and licensing agre	eements	
	Yes. Describe				
27.		and other general intangibl nits, exclusive licenses, coope	les erative association holdings, liquor	licenses, professional licenses	
	Yes. Describe				
Mor	ney or property owed	I to you?			Current value of the portion you own? Do not deduct secured
					claims or exemptions.
28.	Tax refunds owed to yo	u			claims or exemptions.
28.	✓ No			Falant	
28.	No Yes. Give specific in			Federal:	\$0.00
28.	No Yes. Give specific in about them, in you already file	formation cluding whether d the returns		Federal: State:	
	Yes. Give specific in about them, in you already file and the tax year	formation cluding whether d the returns			\$0.00
	Yes. Give specific in about them, in you already file and the tax year. Family support Examples: Past due or lu	formation cluding whether d the returns ars	pport, child support, maintenance	State:	\$0.00 \$0.00 \$0.00
	No Yes. Give specific in about them, in you already file and the tax yea Family support Examples: Past due or lu	formation cluding whether d the returns ars	pport, child support, maintenance	State: Local:	\$0.00 \$0.00 \$0.00
	Yes. Give specific in about them, in you already file and the tax yes Family support Examples: Past due or lu	formation cluding whether d the returns ars	pport, child support, maintenance	State: Local: divorce settlement, property settlement	\$0.00 \$0.00 \$0.00
	No Yes. Give specific in about them, in you already file and the tax yea Family support Examples: Past due or lu	formation cluding whether d the returns ars	pport, child support, maintenance	State: Local: divorce settlement, property settlement Alimony:	\$0.00 \$0.00 \$0.00 t
	No Yes. Give specific in about them, in you already file and the tax yea Family support Examples: Past due or lu	formation cluding whether d the returns ars	pport, child support, maintenance	State: Local: divorce settlement, property settlement Alimony: Maintenance:	\$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
	No Yes. Give specific in about them, in you already file and the tax yea Family support Examples: Past due or lu	formation cluding whether d the returns ars	pport, child support, maintenance	State: Local: Alimony: Maintenance: Support:	\$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Yes. Give specific interpretation about them, in you already file and the tax year. Family support Examples: Past due or lust No Yes. Give specific interpretation of the tax year. Other amounts some of Examples: Unpaid wages	formation cluding whether d the returns ars Imp sum alimony, spousal su formation	ts, disability benefits, sick pay, vac	State: Local: Alimony: Maintenance: Support: Divorce settlement:	\$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
29.	Yes. Give specific interpretation about them, in you already file and the tax year. Family support Examples: Past due or lust No Yes. Give specific interpretation of the tax year. Other amounts some of Examples: Unpaid wages	formation cluding whether d the returns ars Imp sum alimony, spousal su formation	ts, disability benefits, sick pay, vac	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 17 of 64

Debt	or 1 Ortiz Garcia	Α	Jose	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance po Examples: Health, disability		ings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insuran of each policy and list	ce company	oany name:	Beneficiary:	Surrender or refund value
32.				cy, or are currently entitled to receive	
33.		ies, whether or not you ha oyment disputes, insurance		e a demand for payment	
34.	Other contingent and un to set off claims No Yes. Describe	liquidated claims of every	nature, including counte	rclaims of the debtor and rights	
35.	Any financial assets you No Yes. Describe	did not already list			
36.		I of your entries from Part		for pages you have attached ▶	\$110.00
Part	5: Describe Any Busi	ness-Related Property	You Own or Have an	Interest In. List any real estate in Par	t1.
37.	Do you own or have any l No. Go to Part 6. Yes. Go to line 38.	egal or equitable interest	in any business-related p		Current value of the cortion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or co	ommissions you already e	arned		or oxomptions
39.	Office equipment, furnish Examples: Business-related No Yes. Describe	= -	ems, printers, copiers, fax m	nachines, rugs, telephones, desks, chairs, elec	tronic devices

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 18 of 64

Deb	tor 1 Ortiz Garcia	Α	Jose	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you us	se in business, and tools of y	our trade	
	✓ No				
	Yes. Describe				
41.	Inventory				
	✓ No				
	Yes. Describe				
	Ш				
		<u></u>			
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
	Yes. Give specific	Ņ	lame of entity:	% of ownership:	
	information about				
	them	_			-
		_			_
43.	Customer lists, mailing	- g lists, or other compilatio	ns		
	—	, ,			
	✓ No				
	Yes. Do your lists	include personally identifiable	e information (as defined in 11	U.S.C. § 101(41A))?	
	☐ No				
	<u> </u>	cribe			
	100. 2000				
44.	Any business-related	property you did not alrea	ady list		
	No.				
	No	=			
	Yes. Give specific information				
	iiiioiiiialioii	-			
		_			
		_			
		_			
		_			
45. A	dd the dollar value of	all of your entries from Pa	rt 5, including any entries fo	r pages you have attached	
<u> </u>	Deceribe Amy F	ann and Camananaial	Fishing Deleted Dyenout	r. Va., O., av Hava av Interest In	
Par	6: Describe Any F	arm- and Commercial ninterest in farmland, list it in	Fishing-Related Propert	y You Own or Have an Interest In.	
46.	Do you own or have a	any legal or equitable inte	rest in any farm- or commer	cial fishing-related property?	
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47				Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	√ No				
	Yes. Describe				

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 19 of 64

Debtor	1 Ortiz Garcia First Name		ose ast Name	Case number (if known)	
48. C	Crops-either growing		ast reality		
[.	√ No				
Ì	Yes. Describe				
49. F	arm and fishing equip	pment, implements, machinery, fixture	s, and tools of trade		
[✓ No				
	Yes. Describe				
	-				
50. F	arm and fishing supp	lies, chemicals, and feed			
<u> </u>	No Describe				
L	Yes. Describe				
51 A	Any farm- and commo	 rcial fishing-related property you did r	not already list		
J 11. F	No	rolai lishing-related property you did i	iot aiready list		
<u> </u>	Yes. Describe				
50 Ada		U of commontation from Don't C in alculing			
		ll of your entries from Part 6, including r here			
				L	
Part 7:	Describe All Pro	perty You Own or Have an Intere	st in That You Did No	ot List Above	
		perty of any kind you did not already li s, country club membership	st?		
_	No	o, ocuma, cius memocimp			ı
	Yes. Give specific				
	information				
54. Add	I the dollar value of a	II of your entries from Part 7. Write tha	nt number here		>
		•			
5	listable Tetale et	f Facili Dant of this Form			
Part 8:	List the Totals of	f Each Part of this Form			
55. Pa	rt 1: Total real estate	e, line 2		>	
56. pa	rt 2 total vehicles, lin	ne 5	¢2460.00		
57. Pa i	rt 3: Total personal ar	nd household items, line 15	\$3460.00		
	rt 4: Total financial as		\$170.00		
		elated property, line 45	\$110.00		
		fishing-related property, line 52			
		erty not listed, line 54			
		. Add lines 56 through 61			A.
	haran brakery		\$3740.00	Copy personal property total	+ \$3740.00
					\$3740.00
63. Tot	al of all property on S	Schedule A/B. Add line 55 + line 62			

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main

		Docu	ment Page 20	of 64	
Fill in this info	rmation to identify your case	9:			
Debtor 1	Ortiz Garcia First Name	A Middle Name	Jose Last Name	_	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_	
United States	Bankruptcy Court for the: N	orthern D	istrict of Illinois	_	
Case number			(State)	_	
Official	Form 106C				Check if this is an amended filing
Schedu	le C: The Prope	rty You Claim a	s Exempt		04/16
state a specthe amount tax-exempt under a law your exemp Part 1: Ide 1. Which so You You 2. For any	offic dollar amount as extended any applicable statuted retirement funds—may that limits the exemption would be limited to notify the Property You Count of exemptions are you claused are claiming state and federal exemptions are claiming federal exemptions.	empt. Alternatively, you ory limit. Some exempt be unlimited in dollar a in to a particular dollar the applicable statutor laim as Exempt aiming? Check one only, everal nonbankruptcy exemptotions. 11 U.S.C. § 522(b)(ale A/B that you claim as exempt a chions.	u may claim the full fair ions—such as those for mount. However, if yo amount and the value y amount. en if your spouse is filing we tions. 11 U.S.C. § 522(b)(22) exempt, fill in the information	r market value of pr health aids, right u claim an exempt of the property is with you.	telaim. One way of doing so is to the property being exempted up to to to receive certain benefits, and stion of 100% of fair market value determined to exceed that amount,
	scription of the property an Schedule A/B that lists this	d Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemptio Check only one box for ea	-	Specific laws that allow exemption
Brief descriptio Che Cha Line from Schedule	cking account, se	\$77.00	\$7 100% of fair market applicable statutory		735 ILCS 5/12-1001(b)
Brief description	on:	\$33.00	✓	2.00	735 ILCS 5/12-1001(b)
Line from	1		100% of fair market applicable statutory		_

Schedule A/B:

☐ No Yes

✓ No

16

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 21 of 64

Debt		dle Name	Jose Last Name	Case number (if known)	
Part	2a Additional Page				
I	Brief description of the property and ine on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemple Check only one box for	•	Specific laws that allow exemption
l	Brief description: cellphone, TV Line from Schedule A/B: 07	\$170.00		\$170.00 rket value, up to any tory limit	735 ILCS 5/12-1001(b)
l	Brief description: , 2006 Acura TSX ine from Schedule A/B: 03	\$3,460.00		0.00; \$1,060.00 rket value, up to any tory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 22 of 64

					-		
Fill in t	his inform	ation to identify your ca	ase:				
Debtor	1	Ortiz Garcia	Α	Jose			
	,	First Name	Middle Name	Last Name			
Debtor							
(Spouse	, if filing)	First Name	Middle Name	Last Name			
United	States Bar	nkruptcy Court for the:	Northern	District of Illinois			
_				(State)			
(If known	iumber						
,		orm 106D					Check if this is an
							menaca ming
Sch	<u>redul</u>	e D: Credite	ors Who Ha	ve Claims Secure	ed by Propo	erty	12/15
more s	pace is ne			e are filing together, both are equal nber the entries, and attach it to t			
1. D	o any cre	editors have claims se	ecured by your proper	ty?			
V	No. Ch	neck this box and subm	nit this form to the court v	with your other schedules. You hav	e nothing else to repo	rt on this form.	
	Yes. Fi	ll in all of the information	n below.				
Part 1	: List A	II Secured Claims					
fo	r each clai	m. If more than one cred		red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 23 of 64

Fill i	n this infor	mation to identify your c	ase:					
Deb	tor 1	Ortiz Garcia	Α	Jose				
		First Name	Middle Name	Last Name				
	tor 2							
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States E	ankruptcy Court for the:	Northern	District of Illinois				
				(State)				
(If knd	e number own)	-						
Off	icial F	orm 106E/F				Ch	eck if this is ar	n amended filing
			ditore Who	Have Unce	cured Claims			40/45
<u> </u>	, HEUL	ile L/I . Ole	fullois Willo	Have Onse	cureu Olaiilis			12/15
other Form clain	r party to a n 106A/B) a ns that are entries in t vn).	any executory contracts and on <i>Schedule G: Exe</i> Ilisted in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases that cutory Contracts and Une creditors Who Hold Claims	t could result in a clain expired Leases (Officia s Secured by Property.	ms and Part 2 for creditors wit n. Also list executory contracts Form 106G). Do not include a If more space is needed, copy top of any additional pages, v	on <i>Sched</i> ny credito the Part y	<i>lule A/B: Prop</i> rs with partia ou need, fill i	perty (Official ally secured it out, number
1.	Do any ci	editors have priority un	secured claims against y	ou?				
	√ No. 0	Go to Part 2.						
	Yes.							
2.	listed, ider As much a Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit	ty and nonpriority amour ding to the creditor's nar particular claim, list the o		both priorit	y and nonpric	ority amounts.
						Total	Priority	Nonpriority

claim

amount

amount

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 24 of 64

Debtor 1 Ortiz Garcia Jose Case number (if known) List All of Your NONPRIORITY Unsecured Claims Part 2: Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **V** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** CAPITALONE 4.1 \$459.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 6/2015 PO BOX 30253 Number Street As of the date you file, the claim is: Check all that apply. Contingent SALT LAKE CITY Utah 84130 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{v}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes COMENITY BANK/ROOMPLCE \$217.00 Last 4 digits of account number 9318 Nonpriority Creditor's Name When was the debt incurred? 12/2017 PO BOX 182789 Number As of the date you file, the claim is: Check all that apply. Contingent COLUMBUS Ohio 43218 Unliquidated State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only $\overline{}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes 4.3 Jaime, Mr. \$7,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a Address Unknown Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Unknown State Zip Code City Disputed Type of NONPRIORITY unsecured claim: UNKNOWN Student loans Country Who incurred the debt? Check one. Obligations arising out of a separation agreement or Debtor 1 only $\overline{\mathbf{A}}$ divorce that you did not report as priority claims Debtor 2 only Debts to pension or profit-sharing plans, and other similar debts Debtor 1 and Debtor 2 only Other. Specify Personal Loan At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No orm 106E/F Schedule E/F: Creditors Who Have Unsecured Claims page 2

Yes

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Page 25 of 64 Document

Debtor 1 Ortiz Garcia Jose Case number (if known) Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 State Farm \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a One State Farm Plaza Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 61710 Bloomington Illinois State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Notice Only Is the claim subject to offset? No Yes TD BANK USA/TARGETCRED \$380.00 Last 4 digits of account number _ 2822 Nonpriority Creditor's Name When was the debt incurred? 5/2018 PO BOX 673 Street Number As of the date you file, the claim is: Check all that apply. Contingent MINNEAPOLIS 55440 Minnesota Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. $\overline{}$ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset? $\overline{\mathbf{v}}$ **✓** No Yes Tserenjav, Boloramaa \$13,995.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 10353 Dearlove Rd. Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60025 Glenview Illinois Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans

Debtor 2 only

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim relates to a community debt

debts

Other. Specify _

Obligations arising out of a separation agreement or

Debts to pension or profit-sharing plans, and other similar

divorce that you did not report as priority claims

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 26 of 64

Debtor 1 Ortiz Garcia Jose Case number (if known) Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 TURNER ACCEPTANCE CRP \$0.00 Last 4 digits of account number 5128 Nonpriority Creditor's Name 5900 W HOWARD ST When was the debt incurred? 10/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent SKOKIE Illinois 60077 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 030 Automobile Other. Specify ____ Is the claim subject to offset? **✓** No Yes

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 27 of 64

Debtor 1 Ortiz Garcia A Jose Case number (if known)
First Name Middle Name Last Name

Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	statistical reporting purposes only. 28 U.S.C. §159.
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$22,051.00
	6j. Total. Add lines 6f through 6i.	6j.	\$22,051.00

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 28 of 64

Fill in this information to identify your case:								
Debtor 1	Ortiz Garcia	Α	Jose					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)								

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or compa	ny with whom you have	e the contract or lease	State what the contract or lease is for
2.1	COMENITY BANK Name	/ROOMPLCE		Furniture Lease, Debtor is Lessee,
	PO BOX 182789 Number	Street		furniture lease
	COLUMBUS City	Ohio State	43218 Zip Code	

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 29 of 64

Fill in this infor	mation to identify your c	ase:			
Debtor 1	Ortiz Garcia	А	Jose		
	First Name	Middle Name	Last Name		
Debtor 2	=				
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)					
					Check if this is an
Otticial	Form 10611				amended filing
Official	Form 106H				
Schedul	e H: Your Cod	lebtors			12/15
1. Do you ha Yes 2. Within the ldaho, Loo Yes.	e last 8 years, have you uisiana, Nevada, New Mex Go to line 3. Did your spouse, forme No	lived in a community proico, Puerto Rico, Texas, W	ashington, and Wisconsin.)	Community property states ar	ad territories include Arizona, California, address of that person.
	Name of your spouse, f	ormer spouse, or legal equ	iivalent	_	
	City	State	Zip Code		
		-	•		u. List the person shown in line 2 chedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 30 of 64

Fill in this	s information to identify	your case:				
Debtor 1	Ortiz Garcia	Α	Jose		_	
	First Name	Middle Name	Last N	ame	Che	eck if this is:
Debtor 2 (Spouse, if f	illing) First Name	Middle Name	Last N	amo	-	An amended filing
		Middle Name				A supplement showing post-petition chapter 13
United Stathe:	ites Bankruptcy Court for	Northern	_ District of Illi			expenses as of the following date:
Case num	ber		(3	tate)		
(If known)						MM / DD / YYYY
Officia	al Form 106I					
Sched	dule I: Your In	come				12/15
informationspouse. If number (i	on about your spouse. I	f you are separated and , attach a separate she y question.	d your spous	se is not filing	with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
1. Fill in	your employment		Debtor 1			Debtor 2
inform	nation.	Employment status				
-	have more than one job,	Employment status	✓ Emplo	-		Employed
	a separate page with ation about additional		Not Er	nployed		Not Employed
emplo	yers.	Occupation				
	e part time, seasonal, or	Employer's name	AMEREX (CORPORATION		
self-en	nployed work.	Employer's address	P.O. BOX	Ω1		
•	eation may include student nemaker, if it applies.	, ,,	Number Str			Number Street
			Trussville City	Alabama State	35173 Zip Code	City State Zip Code
		How long employed		Otate	Zip Oode	Oity State Zip Gode
		there?				
Part 2:	Give Details About N	onthly Income				
	e monthly income as of talless you are separated.	the date you file this form	n. If you have	nothing to repor	t for any line, v	write \$0 in the space. Include your non-filing
	your non-filing spouse have ace, attach a separate she		combine the	information for a	ıll employers fo	or that person on the lines below. If you need
				For D	ebtor 1	For Debtor 2 or non-filing spouse
		ary, and commissions (befo , calculate what the monthly		2.	\$2,501.00	
3. Esti	mate and list monthly ove	rtime pay.		3.	+ \$0.00	
4. Calc	culate gross income. Add li	ne 2 + line 3.		4.	\$2,501.00	

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 31 of 64

Deptor	First Name	A Middle Name	Jose Last Name		Case number	(if		
	riist Name	Mildule Name	Last Name		known) For Debtor 1	For Debtor 2 or non-filing spouse		
Сору	line 4 here		→	4.	\$2,501.00			
5. List a	all payroll ded							
		, and Social Security deductions		5a.	\$450.72			
5b. I	Mandatory co	ntributions for retirement plans		5b.	\$0.00			
5c. V	oluntary cont	ributions for retirement plans		5c.	\$0.00			
5d. F	Required repa	yments of retirement fund loans		5d.	\$0.00			
5e. I	nsurance	•		5e.	\$83.00			
5f. D	omestic supp	ort obligations		5f.	\$0.00			
5g. l	Union dues	-		5g.	\$0.00			
5h. (Other deducti	ons. Specify:		5h. +	\$0.00 +			
		ductions. Add lines 5a + 5b + 5c + 5d + 5e		6.	\$533.72			
7. Calcı	ulate total mo	nthly take-home pay. Subtract line 6 from	line 4.	7.	\$1,967.28			
8. List a	all other incor	ne regularly received:						
b	ousiness, profe	om rental property and from operating a ession, or farm						
Q		ent for each property and business showing ordinary and necessary business expenses, a ly net income.		8a.	\$0.00			
8b. I	nterest and d	ividends		8b.	\$0.00			
		t payments that you, a non-filing spouse, ularly receive	or a					
		r, spousal support, child support, maintenan ent, and property settlement.	ice,	8c.	\$0.00			
8d. l	Jnemploymen	t compensation		8d.	\$0.00			
8e. S	Social Security	1		8e.	\$0.00			
Ir c: u h	nclude cash ass ash assistance	ent assistance that you regularly receive sistance and the value (if known) of any non that you receive, such as food stamps (bene emental Nutrition Assistance Program) or es	-	8f.	\$0.00			
8g. F	Pension or ret	irement income		8g.	\$0.00			
8h. (Other monthly	income. Specify:		8h. +	\$0.00 +			
9. Add a	all other incor	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8	3g + 8h.	9.	\$0.00		_	
		r income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing	g spouse	10.	\$1,967.28 +		=	\$1,967.28
Inclu friend	ide contributior ds or relatives.	gular contributions to the expenses that as from an unmarried partner, members of your amounts already included in lines 2-10 or ar	our househol	d, your	dependents, your roomm			
Spec	cify:						11. +	\$0.00
		n the last column of line 10 to the amount on the Summary of Schedules and Statistical						\$1,967.28 Combined monthly income
	you expect an No.	increase or decrease within the year aft	er you file th	is form	1?			
	Yes. Explain:							

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 32 of 64

		Doc	tument Page 32 of 6	04		
Fill in this infor	mation to identify your c	ase:				
Debtor 1	Ortiz Garcia	А	Jose			
D. I	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	J	
United States B	ankruptcy Court for the:	Northern	District of Illinois	A supplement sho		•
Case number (If known)			(State)	MM / DD / YYYY		
<u> </u>	Tawa 100 l			IMIM / DD / TTTT		
Omciai	Form 106J					
Schedule	e J: Your Exp	enses				12/15
(if known). Answer	wer every question. cribe Your Househol		is form. On the top of any addition	nai pages, write your na	me and case r	lulliber
1. Is this a join						
✓ No. Go	to line 2					
Yes. Do	oes Debtor 2 live in a se	parate household?				
	No					
	Yes. Debtor 2 must file	e Official Forms 106J-2, <i>Expe</i>	enses for Separate Household of Del	btor 2.		
2. Do you have	e dependents? 🕡 No)				
Do not list D Debtor 2.		es. Fill out this information for ach dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depend with you?	dent live
	enses include f people other)				
than	ver people etile:					
yourself and dependents	ı youi					
Part 2: Estir	nate Your Ongoing I	Monthly Expenses				
-	of a date after the bank		you are using this form as a supp upplemental Schedule J, check th			
		ash government assistance t on Schedule I: Your Incom			Yo	our expenses
	or home ownership export the ground or lot. 4.	penses for your residence.	Include first mortgage payments and	d	4.	\$520.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 33 of 64

	First Name	Middle Name Last Name		
Sea Selectricity, heat, natural gas Saa				Your expenses
6a. Electricity, heat, natural gas 6a. \$100.00 6b. Water, sewer, garbage collection 6b. \$0.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$90.00 6d. Other. Specify: 6d. \$0.00 7. Food and housekeeping supplies 7. \$310.00 8. Childcare and children's education costs 8. \$0.00 9. Ciothing, laundry, and dry cleaning 9. \$200.00 10. Personal care products and services 11. \$100.00 11. Medical and dental expenses 11. \$100.00 11. Medical and dental expenses 11. \$100.00 11. Medical and dental expenses 11. \$100.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$275.00 Do not include car payments 13. \$100.00 14. Charitable contributions and religious donations 14. \$0.00 15. Install insurance 15. \$0.00 15b. Haulth insurance 15. \$0.00 15c. Vahicle Insurance 15. \$0.00 15c. Vahicle Insurance	5. Additional mortgage paym	ents for your residence, such as home equity loans	5.	\$0.00
6b. Water, sewer, garbage collection 6b. \$0.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$90.00 6d. Other, Specify: 7. \$310.00 7. Food and housekceping supplies 7. \$310.00 8. Childcare and children's education costs 8. \$0.00 9. Citothing, laundry, and dry cleaning 9. \$200.00 10. Personal care products and services 10. \$100.00 11. Medical and dental expenses 11. \$100.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$275.00 Do not include care payments. 13. \$100.00 14. Charitable contributions and religious donations 13. \$100.00 15. Insurance. 15. \$0.00 15a. Life insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. \$0.00 15c. Vehicle insurance 15b. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 <t< td=""><td>6. Utilities:</td><td></td><td></td><td></td></t<>	6. Utilities:			
6c. Telephone, cell phone, Internet, satellite, and cable services 6d. \$90.00 6d. Other. Specify; 7. Food and housekeeping supplies 8. \$90.00 9. Clothing, laundry, and dry cleaning 9. \$200.00 9. Clothing, laundry, and dry cleaning 9. \$200.00 10. Personal care products and services 10. \$100.00 11. Medical and dental expenses 11. \$100.00 12. Transportation. Include gas, maintenance, bus or train fare. 0 Do not include care payments 12. \$275.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15s. Life insurance 15s. Life insurance 15s. Life insurance 15s. Uther insurance \$150.00 15c. Vehiclie insurance Specify: 15d. Other insurance Specify: 15d. Other insurance Specify: 15d. Other insurance Specify: 17s. Car payments for Vehicle 1 17s. Car payments for Vehicle 2 17c. Other, Specify: 19. \$0.00 17d. Other, Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Montgages on other property 20b. Real estate taxes. 20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20b. Real estate taxes. 20c. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20c. Property, homeowner's, or renter's insurance	6a. Electricity, heat, natural of	gas	6a.	\$100.00
6d. Other. Specify: 6d \$0.00 7. Food and housekeeping supplies 7. \$310.00 8. Childcare and children's education costs 8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$200.00 10. Personal care products and services 10. \$100.00 11. Medical and dental expenses 11. \$100.00 12. Transportation, Include gas, maintenance, bus or train fare. 12. \$275.00 Do not include care payments 13. \$100.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$100.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 15. \$0.00 15a. Life insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. \$0.00 15b. Health insurance 15c \$133.00 15c. Vehicle insurance. 15c \$133.00 15c. Vehicle insurance. 15c \$0.00 15c. Vehicle insurance. 15c \$0.00 15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	6b. Water, sewer, garbage c	ollection	6b.	\$0.00
7. Food and housekeeping supplies 7. \$310.00 8. Childcare and childcare's education costs 8. \$0.00 9. Citching, laundry, and dry cleaning 9. \$200.00 10. Personal care products and services 10. \$100.00 11. Medical and dental expenses 11. \$100.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$275.00 Do not include car payments 13. \$100.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 15a \$0.00 15b. Insurance. 15a \$0.00 15c. Utilie insurance deducted from your pay or included in lines 4 or 20. 15a \$0.00 15c. Vehicle insurance 15a \$0.00 15c. Vehicle insurance. 15a \$0.00 15c. Vehicle insurance. 15a \$0.00 15c. Vehicle insurance. Specify:	6c. Telephone, cell phone, I	nternet, satellite, and cable services	6c.	\$90.00
8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$200.00 10. Personal care products and services 11. \$100.00 11. Medical and dental expenses 11. \$100.00 11. Medical and dental expenses 11. \$100.00 11. Medical and dental expenses 11. \$25275.00 Do not include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. On the include taxes deducted from your pay or included in lines 4 or 20. 15c. Vehicle insurance 15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 15c. Taxes pon to include taxes deducted from your pay or included in lines 4 or 20. Specify: 17c. Car payments for Vehicle 1 17c. Car payments for Vehicle 2 17c. Other. Specify: Furniture Lesse 17c. Other. Specify: Furniture Lesse 17d. Other. Specify: Turniture Lesse 17d. Other	6d. Other. Specify:		6d	\$0.00
9. Clothing, laundry, and dry cleaning 9, \$200.00 10. Personal care products and services 10. \$100.00 11. Medical and dental expenses 11. \$100.00 12. Transportation, Include gas, maintenance, bus or train fare. 12. \$275.00 Do not include car payments 13. \$100.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$100.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 15a \$0.00 15b. Health insurance deducted from your pay or included in lines 4 or 20. 15a \$0.00 15c. Vehicle insurance 15b \$0.00 15c. Vehicle insurance 15c \$133.00 15c. Vehicle insurance. Specify	7. Food and housekeeping su	pplies	7.	\$310.00
10, Personal care products and services 10, \$100.00 11, Medical and dental expenses 11, \$100.00 12, Transportation, Include gas, maintenance, bus or train fare.	8. Childcare and children's e	ducation costs	8.	\$0.00
11. Medical and dental expenses 11. \$10.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 12. \$275.00 13. Entertaliment, clubs, recreation, newspapers, magazines, and books 13. \$10.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. \$0.00 15b. Health insurance 15c. \$133.00 \$0.00<	9. Clothing, laundry, and dry	cleaning	9.	\$200.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. Life insurance 15b. So.00 15b. Health insurance 15c. Vehicle insurance 15c. Sala. Jie insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Sala. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Sala. Vehicle insurance 15c. Sala. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Sala. Vehicle insurance 15c. Sala. Vehicle insurance 15c. Sala. Vehicle insurance 15c. Vehicle insurance 15c. Sala. Vehicle insurance 15c. Sala. Vehicle insurance 15c. Vehicle insurance 15c. Sala. Vehicle insurance 15c. Sala. Vehicle insurance 16c. Specify: 17c. Cher. Specify: Furniture Lease 17c. Sala. Vehicle insurance 17c. Sala. Vehicle insurance 17c. Sala. Vehicle insurance 18c. Vehicle insurance insurance 18c. Vehicle insurance insurance 18c. Vehicle insurance insurance 18c. Vehicle insurance 18c. Vehicle insurance insurance 18c. Vehicle insurance insurance in	10. Personal care products a	nd services	10.	\$100.00
Do not include car payments 13.	11. Medical and dental exper	nses	11.	\$100.00
14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 50.00 Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. \$0.00 15b. Health insurance 15b. \$0.00 15b. \$0.00 15c. Vehicle insurance 15c. \$133.00 15d. Other insurance. Specify: 15d. \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$9.00 Specify: 16 17. Installment or lease payments: 17a. \$0.00 17b. Car payments for Vehicle 1 17a. \$0.00 17c. Other. Specify: 17b. \$0.00 17c. Other. Specify: 17c. \$33.00 17d. Other. Specify: 17d. \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. \$0.00 20a. Mortgages on other property 20a. \$0.00 20b. Real estate taxes. 20b. \$0.00	-		12.	\$275.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. \$0.00 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 15d. \$133.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17l. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: Inmiture Lease 17c. Other. Specify: Fumiture Lease 17d. Other. Specify: Fumiture Lease 17d. Other. Specify: Inmiture Lease 17d. So.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 1061). 18. Other payments you make to support others who do not live with you. Specify: Inpute Lease Inpute Specify:	13. Entertainment, clubs, red	reation, newspapers, magazines, and books	13.	\$100.00
Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a \$0.00 15b. Health insurance 15b \$0.00 15c. Vehicle insurance 15c \$133.00 15c \$133.00 15d \$0.00 15d. Other insurance. Specify: 15d \$0.00 15d. Other insurance. Specify: 15d \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16 \$0.00 17. Installment or lease payments: 17a \$0.00 17b. Car payments for Vehicle 1 17a \$0.00 17c. Other. Specify: Furniture Lease 17c \$33.00 17c. Other. Specify: Furniture Lease 17c \$33.00 17d. Other. Specify: Furniture Lease 17c \$33.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a \$0.00 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00 20d. Maintenance, repair, and upkeep exp	14. Charitable contributions	and religious donations	14.	\$0.00
15b. Health insurance		educted from your pay or included in lines 4 or 20.		
15c. Vehicle insurance	15a. Life insurance		15a	\$0.00
15d. Other insurance. Specify:	15b. Health insurance		15b	\$0.00
Specify:	15c. Vehicle insurance		15c	\$133.00
Specify:	15d. Other insurance. Speci	fy:	15d	\$0.00
17. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other. Specify: Furniture Lease 17c. S33.00 17d. Other. Specify: Furniture Lease 17d. S0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. S0.00 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses.	16. Taxes. Do not include taxes	s deducted from your pay or included in lines 4 or 20.		
17. Installment or lease payments: 17a. Car payments for Vehicle 1 17a. \$0.00 17b. Car payments for Vehicle 2 17c. Other. Specify: Furniture Lease 17c. \$33.00 17d. Other. Specify: Furniture Lease 17d. \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a \$0.00 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	Specify:		16	\$0.00
17b. Car payments for Vehicle 2 17c. Other. Specify: Furniture Lease 17c \$33.00 17d. Other. Specify: 17d \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00 20d. Maintenance, repair, and upkeep expenses.	17. Installment or lease payn	nents:	. •	
17c. Other. Specify: Furniture Lease 17c. Other. Specify: Furniture Lease 17d. Other. Specify: 17d. \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a \$0.00 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	17a. Car payments for Vehic	cle 1	17a	\$0.00
17d. Other. Specify:	17b. Car payments for Vehic	cle 2	17b	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a \$0.00 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	17c. Other. Specify: Furnit	ure Lease	17c	\$33.00
your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$0.00 20b. Real estate taxes. 20c. \$0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses.	17d. Other. Specify:		17d	\$0.00
19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$0.00 20b. Real estate taxes. 20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00		• • • • • • • • • • • • • • • • • • • •		\$0.00
Specify:			18.	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00		e to support others who do not live with you.	10	Ф0.00
20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses. 20d \$0.00		ses not included in lines 4 or 5 of this form or on Schedule I: Your Income	19.	\$0.00
20b. Real estate taxes. 20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	, , , ,		20a	\$0.00
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	20b. Real estate taxes.			
20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	20c. Property, homeowner's	s, or renter's insurance		
	20d. Maintenance, repair, ar	nd upkeep expenses.		
	20e. Homeowner's associat	ion or condominium dues	20e	\$0.00

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 34 of 64

Debtor 1	Ortiz Garcia	Α	Jose	Case number (if known)		
	First Name	Middle Name	Last Name			
21. Other	. Specify:				21	\$0.00
22. Calcu	ılate your monthly	/ expenses.				\$1,961.00
22a. A	dd lines 4 through	21.				\$0.00
22b. (Copy line 22 (month	nly expenses for Debtor 2), if any	, from Official Form 106J-2			\$1,961.00
22c. A	dd line 22a and 22	22.	<u> </u>			
23.Calcu	late your monthly	net income.				
23a. C	Copy line 12 (your c	combined monthly income) from	Schedule I.		23a	\$1,967.28
23b. 0	Copy your monthly	expenses from line 22 above.			23b	\$1,961.00
23c. S	subtract your month	nly expenses from your monthly	income.			\$6.28
-	The result is your m	onthly net income.			23c	
24 Do vo	ou expect an incre	ease or decrease in your exper	ses within the year after	you file this form?		
-	•	•	-			
		pect to finish paying for your car crease or decrease because of a				
				,		
	0					
✓ Y	es					
	Explain her	re:				
	i i	es with family who cover some e	xpenses.			

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 35 of 64

Fill in this information to identify your case:							
Debtor 1	Ortiz Garcia	Α	Jose				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number							

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
_							
_							

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 36 of 64

Fill in	this infor	rmation to identify your o	ase:					
Debte	or 1	Ortiz Garcia	А	Jose)			
Debto	or 2	First Name	Middle I	Name Last	Name			
	se, if filing)	First Name	Middle I	Name Last	Name			
Unite	d States E	Bankruptcy Court for the:	Northern	District of				
Case (If know	number wn)	-			(State)			
Off	icial	Form 107						Check if this is a amended filing
Sta	teme	nt of Financia	ıl Affairs f	or Individua	ls Filing fo	r Bankru	ptcy	04/1
Be as	comple	ete and accurate as po If more space is neede own). Answer every q	ssible. If two med, attach a sep	arried people are fi	ling together, botl	h are equally r	esponsible for s	
Part	1: Give	e Details About Your	Marital Status	and Where You L	ived Before			
1.	What is	your current marital st	atus?					
		urried t married						
2.	During t	the last 3 years, have yo	ou lived anywhere	e other than where y	ou live now?			
	✓ No Yes	s. List all of the places yo	ou lived in the las	t 3 years. Do not incl	ude where you live	now.		
	Del	btor 1:		Dates Debtor 1 liv	red Debtor 2:			Dates Debtor 2 lived there
					Same as	s Debtor 1		Same as Debtor 1
	Nui	mber Street		From	Number Stre	eet		From
	City	y State	Zip Code		City	State	Zip Code	
					Same a	s Debtor 1		Same as Debtor 1
	Nui	mber Street		From To	Number Stre	eet		From
	City	y State	Zip Code		City	State	Zip Code	
á	and territo No	e last 8 years, did you e vries include Arizona, Califo Make sure you fill out S	ornia, Idaho, Louis	siana, Nevada, New Me	exico, Puerto Rico, Te			mmunity property states

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 37 of 64

Debtor 1 Ortiz Garcia Jose Case number (if known) Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages, $\overline{\mathbf{A}}$ Wages, \$13755.50 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$26819.00 For last calendar year: commissions, commissions, (January 1 to December 31, 2017 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$26000.00 For the calendar year before that: commissions, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2017 YYYY For the calendar year before that: (January 1 to December 31, 2016

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 38 of 64

Debtor 1 Ortiz Garcia Jose Case number (if known) List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage 05/2018 \$320.00 \$7000.00 Jaime, Mr. Creditor's Name Car 04/2018 \$320.00 Address Unknown Credit card Number Street 03/2018 \$320.00 Loan repayment Unknown Suppliers or City State Zip Code vendors UNKNOWN Other Country Mortgage Creditor's Name Number Street Credit card Loan repayment Citv State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City Suppliers or State Zip Code vendors Other

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 39 of 64

r 1	Ortiz Garcia	A		se	Case number	(if known)
	First Name	Middle Name	La	st Name		
nsi orp ge	ders include your relat porations of which you	u are an officer, director, business you operate a	rs; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
<u></u>	No					
	Yes. List all paymer	its to an insider.	Dates of	Total amount	Amount you	Reason for this payment
			payment	paid	still owe	neason for this payment
	Insider's Name					
	Number Street					
	City Sta	te Zip Code				
-	-					
	Insider's Name					
	Number Street					
	City Sta	te Zip Code				
nsi	der? ude payments on deb No	ts guaranteed or cosign	ed by an insider. sider. Dates of	Total amount	Amount you	n account of a debt that benefited an Reason for this payment
			payment	paid	still owe	Include creditor's name
	Insider's Name		-			
	Number Street					
	City Sta	te Zip Code				
	Insider's Name					
	Number Street					
	City Sta	te Zin Code				

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 40 of 64

Debtor 1 Ortiz Garcia Jose Case number (if known) Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished.

City

State

Zip Code

Property was attached, seized, or levied.

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 41 of 64

Debt	tor 1	Ortiz Garcia	Α	Jose	Case number (if known,)	
		First Name	Middle Name	Last Name			_
11.		thin 90 days before you filed counts or refuse to make a p			ank or financial institution,	set off any amou	nts from your
	✓	No					
	Ш	Yes. Fill in the details.					
				Describe the action the	creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of account n	umber: XXXX-		
		City State	Zip Code				
12.		hin 1 year before you filed fo	or bankruptcy, was a		ossession of an assignee fo	or the benefit of c	reditors, a court-
		pointed receiver, a custodia	n, or another official?	•			
		No Yes					
Part	5:	List Certain Gifts and Co	ontributions				
13.	Wi	ithin 2 years before you filed	l for bankruptcy, did y	you give any gifts with a to	tal value of more than \$600) per person?	
	√	No No					
		Yes. Fill in the details for e	ach gift.				
		Gifts with a total value of i per person	-	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave t	the Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to you					
		Person to Whom You Gave t	the Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to you					

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 42 of 64

Debtor 1	Ortiz Garcia		Α	Jose	Case number (if know	vn)	
	First Name		Middle Name	Last Name			
4. Wit	thin 2 years before y	you filed fo	r bankruptcy, did	you give any gifts or contribi	itions with a total value	of more than \$600	to any charity?
	l No						
✓	•						
	Yes. Fill in the deta	ails for eacl	n gift or contributio	on.			
	Gifts or contributi	one to cha	ritiae	Describe what you contr	ihuted	Date you	Value
	that total more th		IIIIes	Describe what you conti	ibuteu	contributed	value
	that total more th	απ ψοσο				Continbuted	
	Charity's Name						
	Number Street						
	Number Street						
	0'1	01-1-	7'- 01-				
	City	State	Zip Code				
	la						
rt 6:	List Certain Loss	ses					
y	mbling? No Yes. Fill in the deta		at and	Describe on incurrence	anyawa faritha lasa	Data of views	Value of managements
	Describe the prop how the loss occu		st and	Describe any insurance Include the amount that in pending insurance claims A/B: Property.	surance has paid. List	Date of your loss	Value of property lost
	List Certain Pay		T				
	No	vilo					
lacksquare	Yes. Fill in the deta	1115.					
				Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
	0						Φ0.00
	Semrad Law Firm	-:-I		Attorney's Fee - 0.00		6/28/2018	\$0.00
	Person Who Was P						
	10 N. Martingale Ro	oad					
	Number Street						
	Suite 400						
	•						
	Schaumburg	Illinois					
			60173				
	City	State	60173 Zip Code				
	City						
	City Email or website ad						
	City Email or website ad	Idress	Zip Code				
	City Email or website ad	Idress	Zip Code				
	City Email or website ad	Idress	Zip Code				
	City Email or website ad	Idress the Paymen	Zip Code				
	City Email or website ad None Person Who Made	Idress the Paymen	Zip Code				
	City Email or website ad None Person Who Made Person Who Was P	Idress the Paymen	Zip Code				
	City Email or website ad None Person Who Made	Idress the Paymen	Zip Code				
	City Email or website ad None Person Who Made Person Who Was P	Idress the Paymen	Zip Code				
	City Email or website ad None Person Who Made Person Who Was P Number Street	Idress the Paymen	Zip Code				
	City Email or website ad None Person Who Made Person Who Was P	Idress the Paymen	Zip Code				
	City Email or website ad None Person Who Made Person Who Was P Number Street	Idress the Paymer aid	Zip Code				
	City Email or website ad None Person Who Made Person Who Was P Number Street	Idress the Paymer aid	Zip Code				
	Email or website ad None Person Who Made Person Who Was P Number Street	Idress the Paymentaid State	Zip Code				

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 43 of 64

peptor	Ortiz Garcia	Α	Jose	Case number (if known	n)	
	First Name	Middle Name	Last Name			
he	lp you deal with your c		you or anyone else acting on you or anyone else acting on your creditors?	our behalf pay or transfel	r any property to anyo	ne who promised to
✓	No					
	Yes. Fill in the details.					
			Description and value of a transferred	ny property	Date An payment or transfer was made	nount of payment
	Person Who Was Paid		_			
	Number Street		-			
	City Sta	ate Zip Code	_			
th o	e ordinary course of you clude both outright transf	ur business or financial	security (such as the granting of			-
	Yes. Fill in the details.					
			Description and value of p transferred		y property or eceived or debts paid e	Date transfer was made
	Person Who Received	Transfer	-			
	Number Street		_			
	City Sta Person's relationship t	·	_			
	Person Who Received	Transfer	-			
	Number Street		_			
	City Sta Person's relationship t	ate Zip Code o you	_			
be	thin 10 years before yo neficiary? nese are often called asse		lid you transfer any property to	a self-settled trust or sin	nilar device of which y	ou are a
<u> </u>	No Yes. Fill in the details.					
L	1 165. I III III UIG UGIAIIS.		Description and value of	the property transferred		Date transfer was made
	Name of trust					

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 44 of 64

Debtor 1 Ortiz Garcia Jose Case number (if known) List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 45 of 64

Debtor 1 Ortiz Garcia Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 46 of 64

Deb		Ortiz Garcia		A	Jose	Case numb	er (if known)	
		First Name		Middle Name	Last Name			
26	Hav	e vou been a narts	v in anv iudic	ial or administ	rative proceeding under	r anv environmental law	? Include settlements and orde	ers.
20.		e you been a part	y iii airy jaaro	nai oi aaniinist	rative proceeding under	any chimoninental law	. morade settlements and orde	710.
	✓	No						
	П	Yes. Fill in the det	tails.					
					Court or agency	Natu	ire of the case	Status of the
					•			case
		Case title						
					Court Name			Pending
					oodit Hamo			On appeal
		Case number			NumberStreet			Ш ''
								Concluded
					City State	Zip Code		
Pari	11.	Give Details Al	out Your B	dusiness or C	onnections to Any Bu	ıcinecc		
ı aıı		GIVE Details A	Jour Four D	0311033 01 0	officotions to Arry Be	13111033		
27.	Witl	nin 4 vears before	vou filed for	bankruptev. die	d vou own a business or	have any of the following	ng connections to any business	s?
		,	,	ap.103, a	. , o		.9	
		A sole propri	etor or self-e	mployed in a tr	ade, profession, or othe	r activity, either full-time	or part-time	
		A member of	f a limited liab	ility company (LLC) or limited liability pa	artnership (LLP)		
		A partner in a			,	,		
			-		ve of a corporation			
					•			
		An owner of	at least 5% o	f the voting or e	equity securities of a cor	poration		
		No. None of the a	ahove annlies	s Go to Part 12)			
	Ш	res. Check all the	ат арріу ароч	re and illi in the	details below for each l			
					Describe the nat	ure of the business	Employer Identification n	
							include Social Security n	umber or IIIN.
		Business Name			_		EIN:	
		business Name						
		Number Street			-		Dates business existed	
		rambor oncor			Name of account	ant or bookkeeper		
		City	State	Zip Code	_	·	From To	
		,					11011110	
					Describe the nat	ure of the business	Employer Identification n	umber Do not
					Describe the nat	ure or the business	include Social Security n	
							EIN:	
		Business Name			_		EIN.	
		Number Street					Dates business existed	
					Name of account	ant or bookkeeper		
		City	State	Zip Code			From To	
					Describe the nat	ure of the business	Employer Identification n	umber Do not
							include Social Security n	umber or ITIN.
							EIN:	
		Business Name						
							Date of the state	
		Number Street			N		Dates business existed	
		-			Name of account	ant or bookkeeper		
		City	State	Zip Code			From To	

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 47 of 64

Deb	tor 1 Ortiz Garcia	ı	Α	Jose	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or o			ou give a financial stateme	ent to anyone about your business? Include all financial institutions,
	_			Date issued	
	Name			MM/DD/YYYY	
	Number	Ctroot		_	
	Number	Street			
	City	State	Zip Code	<u> </u>	
	o: D	-			
Part	12: Sign Be	IOW			
t	rue and correc	t. I understand tha ase can result in fi	at making a false sta	atement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	*	/s/ Ortiz Garcia			
		Signature of Debt	or 1		Signature of Debtor 2
		Date 6/28/2018			Date
]]]	Did you attach		o Your Statement o	f Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	Did you pay or a	agree to pay some	one who is not an a	ttorney to help you fill out I	pankruptcy forms?
Г	√ No				
	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice,

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 48 of 64

Fill in this information to identify your case:						
Debtor 1	Ortiz Garcia	Α	Jose			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)						

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors Winformation below.	/ho Have Claims Secured by Property (Official Forn	n 106D), fill in the
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 49 of 64

Debto	or Ortiz Garcia	Α	Jose	Case number ((if
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpired Pers	onal Property Lease	es		
inform		tate leases. Unexpired	leases are leases th	nat are still in effect; the le	red Leases (Official Form 106G), fill in the ease period has not yet ended. You may
De	escribe your unexpired persona	l property leases			Will the lease be assumed?
Le	essor's name: COMENITY BANK	/ROOMPLCE			☐ No ☐ Yes
	escription of leased roperty: furniture lease				
Le	essor's name:				□ No □ Yes
	escription of leased roperty:				
Le	essor's name:				□ No □ Yes
	escription of leased roperty:				
Le	essor's name:				□ No □ Yes
	escription of leased roperty:				
Le	essor's name:				☐ No ☐ Yes
	escription of leased roperty:				_
Le	essor's name:				□ No □ Yes
	escription of leased roperty:				_
Le	essor's name:				☐ No ☐ Yes
	escription of leased roperty:				_
Part 3	Sign Below				
Und			ny intention about a	ny property of my estate t	hat secures a debt and any personal
-					
	/s/ Ortiz Garcia Jose Signature of Debtor 1		×	Signature of Debtor 2	
١	Date 6/28/2018 MM/DD/YYYY			Date MM/DD/YYYY	

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 50 of 64

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern	District of illinois	
In re	Ortiz Garcia A Jose		Case No.	
	Debtor			(If known)
			Chapter _	Chapter 7
	DISCLOSURE OF	COMPENSA	TION OF ATTORNE	Y FOR DEBTOR
1.	. Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within on rendered or to be rendered on behal	e year before the filing	of the petition in bankruptcy, or agr	eed to be paid to me, for services
	For legal services, I have agreed to a	accept		\$1,250.00
	Prior to the filing of this statement I	have received		\$0.00
	Balance Due			\$1,250.00
2.	. The source of the compensation pa	id to me was:		
	✓ Debtor	Other (s	oecify)	
3.	. The source of the compensation pa	id to me is:		
	✓ Debtor	Other (s	pecify)	
4.	I have not agreed to share the a members and associates of my		nsation with any other person unle	ss they are
		w firm. A copy of the a	tion with a other person or persons greement, together with a list of the	
5.	. In return for the above-disclosed fe	e, I have agreed to rend	er legal service for all aspects of the	e bankruptcy case, including:
	 a. Analysis of the debtor's fina bankruptcy; 	ncial situation, and ren	dering advice to the debtor in deter	mining whether to file a petition in
	b. Preparation and filing of any	petition, schedules, st	atements of affairs and plan which	may be required;
	c. Representation of the debto	r at the meeting of cred	litors and confirmation hearing, and	I any adjourned hearings thereof;
6.	. By agreement with the debtor(s), the	e above-disclosed fee c	loes not include the following servi	ces:
		CEF	RTIFICATION	
	certify that the foregoing is a completor(s) in this bankruptcy proceedings.		reement or arrangement for paymer	nt to me for representation of the
	6/28/2018		/s/ Yisroel Y Moskovits	S
-	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 55 of 64

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Jose, Ortiz Garcia A	Case No	
	Debtor(s)		
		Chapter.	Chapter7
	VERIFICAT	TION OF CREDITOR MATE	RIX
Tr knowledge	he above named Debtors hereby verify tha e.	t the attached list of creditors is tru	e and correct to the best of their
Date:	6/28/2018	/s/ Jose, Ortiz Gar Jose, Ortiz Garcia Signature of Debto	A

CAPITALONE c/o Pollack & Rosen, P.C 1825 Barrett Lakes Blvd Suite 510 Kennesaw, GA, 30144

TD BANK USA/TARGETCRED PO Box 660170 Dallas, TX, 75266

COMENITY BANK/ROOMPLCE PO BOX 182789 COLUMBUS, OH, 43218

TURNER ACCEPTANCE CRP 5900 W HOWARD ST SKOKIE, IL, 60077

State Farm PO Box 106171 Atlanta, GA, 30348

Tserenjav, Boloramaa 10353 Dearlove Rd. Glenview, IL, 60025

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also un derstand that The Semrad Law Firm, LLC may incur costs for such it ems as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$\frac{12500}{2500}\$ afforney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and at tendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr. Adding additional bills \$31.00 Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filling of the b ankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filling of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filling of my case. I have been advised that I have a right to consult other counsel before I sign

Debtor Initial JO

the second retainer. Further, if I do not wish for The Semrad La w Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee of to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: June 28, 2018

Client:

Jose A Ortiz Garcia

Attorney

Yisroel Y. Moskovits

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 59 of 64

Debtor 1 Ortiz Garcia	A Middle Name	Jose Last Name	Case number (if known)	
Part 6: Answer These Qui	estions for Reporting Purpo			
16. What kind of debts do you have?	16a. Are your debts primar "incurred by an individ No. Go to line 16b Yes. Go to line 17.	rily consumer debts lual primarily for a pe . rily business debts? or investment or thro	rsonal, family, or househ Business debts are debt ugh the operation of the	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid th	oter 7. Do vou estimate		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5 5,001- 10,001		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,00 \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,00 \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below			and the of parity of that the	o information provided is true and
For you	correct. If I have chosen to file under of title 11, United States Coounder Chapter 7. If no attorney represents me out this document, I have ob I request relief in accordance	Chapter 7, I am awarde. I understand the mand I did not pay or a tained and read the rewith the chapter of the statement, concealing case can result in f	re that I may proceed, if e relief available under each agree to pay someone wh notice required by 11 U.S title 11, United States Co	ode, specified in this petition. money or property by fraud in mprisonment for up to 20 years, or
	Executed on 6/28/20	18 DD / YYYY	Executed on	

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 60 of 64

		יט	ocument Pa	age 60 01 64		
Fill in this infor	mation to identify your ca	se:				
	Ortiz Garcia	Α	Jose	·		
Debtor 1	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number						
(If known)						Check if this is an
Official	Form 106De	C				amended filling
		_				40/45
Declarat	ion About an I	ndividual Deb	tor's Schedu	ıles		12/15
If two married	people are filing togethe	r, both are equally respo	ensible for supplying o	orrect information	٦.	
money or propo	his form whenever you fi erty by fraud in connecti 1341, 1519, and 3571.	le bankruptcy schedules on with a bankruptcy cas	or amended schedule se can result in fines	es. Making a false up to \$250,000, or	statement, concealing imprisonment for up	ng property, or obtaining to 20 years, or both. 18
Part 1: Sign	Below				and the second s	
Did you p	ay or agree to pay some	one who is NOT an attorr	ney to help you fill out	bankruptcy forms	s?	W0000000000000000000000000000000000000
√ No						***************************************
Yes.	Name of person			iptcy Petition Prepar ficial Form 119).	er's Notice, Declaration	, and
						verrousenees

Under per that they	nalty of perjury, I declare are true and correct	that I have read the sun	nmary and schedules	filed with this dec	laration and	

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 6/28/2018

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 61 of 64

Debtor 1	1 Ortiz Garcia	Α	Jose	Case number (if known)
, ,	First Name	Middle Name	Last Name	
	thin 2 years before yo editors, or other partic		you give a financial stater	nent to anyone about your business? Include all financial institutions,
	No Yes. Fill in the details	s below.	# 1	
			Date issued	
	Name		MM/DD/YYYY	_
	Number Street			
	City	State Zip Code		
 Part 12:	.			
a ba	nkruptcy case can re	sult in fines up to \$250,000	o, or imprisonment for up t	perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		of Debtor 1	100	Signature of Debtor 2
				Date
	Date 6/2			
Did y	you attach additional	pages to Your Statement o	of Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
V	No			
	Yes			
Did y	you pay or agree to pa	y someone who is not an a	ttorney to help you fill ou	t bankruptcy forms?
	No			
Ħ	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 62 of 64

Debtor	Ortiz Garcia	Α	Jose	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpir	ed Personal Property Le	ases		
:	unexpired personal	to lease that you list o	d in Schedule G: Executory red leases are leases that a	Contracts and Unexpired Leases (ire still in effect; the lease period J.S.C. § 365(p)(2).	Official Form 106G), fill in the has not yet ended. You may
Des	scribe your unexpired	l personal property leases			ase be assumed?
Les	sor's name: COMEN	ITY BANK/ROOMPLCE		☐ No ☐ Yes	
	scription of leased perty: furniture lease				
Les	sor's name:			No Yes	
	cription of leased perty:				
Les	sor's name:			No Yes	percentage deligibles.
	cription of leased perty:				
Les	sor's name:			No Yes	
	cription of leased perty:				
Les	sor's name:			No Yes	
	cription of leased perty:				
Les	sor's name:		AMERICAN CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CO	□ No □ Yes	
	cription of leased perty:				
Les	sor's name:			☐ No ☐ Yes	
	cription of leased perty:				
Part 3:	Sign Below				
Unde		I declare that I have indicated an unexpired lease	ed my intention about any p	roperty of my estate that secures	a debt and any personal
	/s/ Ortiz-Garcia Jose	1 //	X		<u>.</u>
	nature of Debtor 1	1 Vily	Sign	ature of Debtor 2	
Da	ate 6/28/2018 MM/DD/YYYY		Date	MM/DD/YYYY	

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 63 of 64

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Jose, Ortiz Garcia A	Case No	
	Debtor(s)		
		Chapter.	Chapter7
	VERIF	ICATION OF CREDITOR MATI	RIX
Th knowledge		rify that the attached list of creditors is tru	e and correct to the best of their
Date:	6/28/2018	/s/ Jose, Ortiz Garcia	
		Signature of Debt	

Case 18-18377 Doc 1 Filed 06/28/18 Entered 06/28/18 12:55:53 Desc Main Document Page 64 of 64

F	Ortiz Garcia	A	Jose	Case number (if kr		
	First Name	Middle Name	Last Name	Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
Do not	loyment compensation enter the amount if you can the Social Security Act. Ins	contend that the amount stead, list it here:	received was a benefit	\$ <u>0.00</u>		_
For you			\$0.00			
For you	ır spouse		\$0.00			
benefit	n or retirement income. under the Social Security	Act.		\$0.00		-
amount paymer internat	ne from all other source: t. Do not include any ben- nts received as a victim of- tional or domestic terrorish nd put the total below.	efits received under the S a war crime, a crime aga	ocial Security Act or inst humanity, or			
				40.00		- 30,00
Total ar	mounts from separate pag	ges, if any.		+\$0.00	+	-
11. Calcu each	ulate your total current	monthly income. Add li	nes 2 through 10 for	\$0.00	+	= \ <u>*\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</u>
colun	nn. Then add the total for	Column A to the total fo	r Column B.			Total current
						monthly income
art 2: D	etermine Whether the	he Means Test Appli	es to You			7500
	ate your current month					
12a. Cc	opy your total current mon	nthly income from line 11	· at the second second	Co	py line 11 here ->	\$0.00
М	ultiply by 12 (the number	of months in a year).				X 12
12b. Th	ne result is your annual inc	come for this part of the	orm.		1:	2b. \$0.00
						7 0
3 Calcula	ate the median family in	come that applies to y	ou. Follow these steps:			50000
Fill in th	e state in which you live.		Illinois			
	e number of people in yo	ur household.	1			
Fill in th	e median family income fo		average and a second a second and a second a	ganga pengangan dan kanang karing karing kanang	13	\$52,410.00
househo To find	a list of applicable median	income amounts, go or	line using the link specified i	n the separate		
		t may also be available at	the bankruptcy clerk's office			
	a Aba limaa aammacca?					
	o the lines compare? -			There is no procumption o	f ahuco	
	Line 12b is less than or Go to Part 3.		top of page 1, check box 1,			
4. How do	Line 12b is less than or Go to Part 3.	ine 13. On the top of pa	top of page 1, check box 1, ge 1, check box 2, The presu			
14a. 🗸	Line 12b is less than or Go to Part 3. Line 12b is more than li	ine 13. On the top of pa				
14a. 🗸	Line 12b is less than or Go to Part 3. Line 12b is more than li Go to Part 3 and fill out	ine 13. On the top of pa				
14a. 🗸 14b. 🗀	Line 12b is less than or Go to Part 3. Line 12b is more than li Go to Part 3 and fill out	ine 13. On the top of page Form 122A-2.		mption of abuse is determ	ined by Form 122A-2.	
4. How do 14a. 14b. art 3: S By sign	Line 12b is less than or Go to Part 3. Line 12b is more than li Go to Part 3 and fill out sign Below hing here, I declare under	ine 13. On the top of page Form 122A-2.	ge 1, check box 2, The presu	mption of abuse is determ	ined by Form 122A-2.	
4. How do 14a. ✓ 14b. ☐ art 3: S By sigr	Line 12b is less than or Go to Part 3. Line 12b is more than li Go to Part 3 and fill out	ine 13. On the top of page Form 122A-2.	ge 1, check box 2, The presure information on this statement.	mption of abuse is determ	ined by Form 122A-2.	
4. How do 14a. 14b. art 3: S By sigr Sign	Line 12b is less than or Go to Part 3. Line 12b is more than li Go to Part 3 and fill out sign Below hing here, I declare under	ine 13. On the top of page Form 122A-2.	ge 1, check box 2, The presure information on this statements.	mption of abuse is determ	ined by Form 122A-2.	

Chapter 7 Statement of Your Current Monthly Income